

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: CASE NO 19-23948-CMB

Anthony J. Dercole,
Debtor(s). Chapter 13

Ronda J. Winnecour, Chapter 13
Trustee,
Movant(s),

vs.
Anthony J. Dercole,
Respondent(s).

**CONSENT ORDER OF COURT DISPOSING OF LUMP SUM PAYMENT(S) AND
COMPLETING THE PLAN**

WHEREAS, the Trustee has posted lump sum payments of \$12,350.00 on 5/2/22, and \$9,200.00 on 7/26/22 (collectively, the "Lump Sums"), the sources of which were early withdrawals from the Debtor's retirement accounts and other savings taken for the purpose of completing his Plan early;

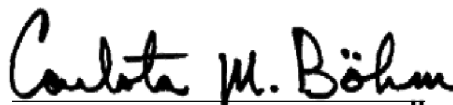
WHEREAS, Trustee believes that with the regularly monthly plan payments, including the ACH draw scheduled for August 2022, and adding the Lump Sums, the Trustee will have a sufficient balance on hand to complete the plan early at 100% to unsecured creditors, with an October 2022 long term continuing debt takeover date; and

NOW THEREFORE, the Trustee and Debtor(s) agree as follows:

- (1) The Lump Sum payments shall be added to plan payments, including the plan payment due for August 2022, and the balance on hand shall be used, after Trustee fees, to complete the case by paying long-term continuing debt through September 2022, pre-petition mortgage arrears, and a 100% distribution to unsecured creditors.
- (2) Trustee shall terminate the ACH after the August 2022 draw.

- (3) Debtor shall resume long-term continuing debt in October 2022.
- (4) Notwithstanding the foregoing, Plan completion is subject to final audit. To the extent the balance on hand is insufficient to fund what is need to complete the case at 100% the Debtor(s) shall pay in the shortfall. To the extent of any surplus, it shall be refunded.

So Ordered this 29th day of July, 2022.



Carlota M. Böhm ^{glb}
Chief United States Bankruptcy Judge

Consented to:

/s/ Owen W. Katz
Owen W. Katz
US Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
Email: okatz@chapter13trusteewdpa.com
Attorney for Chapter 13 Trustee

/s/ Shawn N. Wright
Shawn N. Wright, Esquire
7240 McKnight Road
Pittsburgh, PA 15237
(412) 920-6565
shawn@shawnwrightlaw.com
Attorney for Debtor(s)

FILED
7/29/22 2:49 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Anthony J. Dercole
Debtor

Case No. 19-23948-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 29, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db	+ Anthony J. Dercole, 1008 Fern Valley Rd, Jefferson Hills, PA 15025-3503
cr	+ LCS Financial Services Corporation, 6782 S Potomac St, Suite 100, Centennial, CO 80112-8000
15136572	+ Carly Dercole, 317 Melvin Drive Apt 103, Pittsburgh, PA 15236-1429
15136574	+ Catherine Dercole, 60 Clover Drive Apt 2, Pittsburgh, PA 15236-3766
15185547	+ Clairton Works Federal Credit Union, 600 State St., Unit 3, Clairton, PA 15025-1876
15136580	+ Law Offices of Frederic I. Weinberg, & Associates, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15136586	+ Ratchford Law Group, PC, 54 Glenmaura National Blvd. Suite 104, Moosic, PA 18507-2161

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 30 2022 00:25:01	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: blegal@phfa.org	Jul 30 2022 00:22:00	Pennsylvania Housing Finance Agency-Homeowner's Em, 211 N. Front Street, Harrisburg, PA 17101-1406
15164983	Email/Text: ally@ebn.phinsolutions.com	Jul 30 2022 00:21:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15136568	+ Email/Text: ally@ebn.phinsolutions.com	Jul 30 2022 00:21:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15136569	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 30 2022 00:21:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15157502	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 30 2022 00:22:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15136570	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 30 2022 00:22:00	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15136571	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 30 2022 00:22:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
15136573	+ Email/Text: BKBCNMAIL@carringtonms.com	Jul 30 2022 00:21:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
15136575	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2022 00:35:27	Citibank, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
15171162	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2022 00:35:24	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15136576	+ Email/Text: cwfcu@verizon.net	Jul 30 2022 00:22:00	Clairton Works FCU, 121 S 2nd Ave, Elizabeth, PA 15037-1549
15136577	Email/Text: collecadminbankruptcy@fnni.com	Jul 30 2022 00:22:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
15141180	Email/Text: collecadminbankruptcy@fnni.com	Jul 30 2022 00:22:00	First National Bank of Omaha, 1620 Dodge St.,

District/off: 0315-2

User: auto

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			Stop Code 3105, Omaha, NE 68197
15136578	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 30 2022 00:22:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15168883	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 30 2022 00:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15136579	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 30 2022 00:22:00	Jefferson Capital Systems, LLC, PO Box 1999, Saint Cloud, MN 56302
15136581	+ Email/PDF: pa_dc_claims@navient.com	Jul 30 2022 00:24:51	Navient, Attn: Bankruptcy, PO Box 9640, Wiles-Barre, PA 18773-9640
15136582	+ Email/PDF: pa_dc_claims@navient.com	Jul 30 2022 00:24:44	Navient, Attn: Claims Dept, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15136584	Email/Text: blegal@phfa.org	Jul 30 2022 00:22:00	Pennsylvania Housing Finance Agency, 211 North Front Street, P.O. Box 8029, Harrisburg, PA 17101
15136585	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2022 00:21:00	PNC Bank, Attn: Bankruptcy, PO Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15167001	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2022 00:21:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15172108	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 30 2022 00:25:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15136583	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2022 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15146316	+ Email/Text: BKBCNMAIL@carringtonms.com	Jul 30 2022 00:21:00	The Bank of New York Mellon et. al., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
15136587	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 30 2022 00:35:27	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15167331	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 30 2022 00:35:29	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, F/K/A The Bank of New

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee Et Al... bnicholas@kmlawgroup.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowner's Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Mark G. Moynihan	on behalf of Debtor Anthony J. Dercole mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Anthony J. Dercole shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 6